

# Jubilee Kafeel Plan



Planning well can keep you well. Because life should be about experiences and time spent with loved ones. With the Jubilee Kafeel Plan, you can be prepared for medical emergencies and other treatments.

Offering different levels of service, the Jubilee Kafeel Plan helps you plan for unforeseen medical expenses and provides a death benefit which will be payable to the beneficiaries.

Stay prepared, stay ready. And most of all, stay well.

#### Why choose Jubilee Kafeel Plan?

- In-Patient Hospitalization Cover - as per your choice of limit
- Additional Coverage in case of hospitalisation due to Accident
- Death Benefit Coverage
- Applicability of Pre-Existing Conditions Coverage
- Real Value for Money
- 24/7/365 days round-the-clock service
- Accessible in all major hospitals across Pakistan
- **Policyholder can cancel the policy within 14 days from the receipt of policy documents.**

#### What are the benefits of this plan?

This plan provides the following benefits:

##### Inpatient Hospitalization

In-Patient Hospitalization Benefit means treatment and services provided for sickness, injury and/or a surgical operation to a patient who is admitted to a hospital and assigned a bed. Expenses that arise out of such an admission will be paid under the coverage of the Jubilee Kafeel Plan, as per the terms and conditions of its Policy Document.

##### Additional Coverage in case of Accidental Hospitalization

In the event of hospitalization due to Accidental Injuries, the policy holder will be entitled to the above In-Patient Hospitalization benefit subject to the annual limit PLUS an additional amount subject to the Annual Accidental Hospitalisation Limit up to PKR 250,000 as cover for Hospital Expenses.

##### Death Benefit

In the event of a natural or accidental death, the plan shall provide a sum of PKR 100,000 to your beneficiaries as lump sum payment.

##### Who can be covered under this plan?

Anyone who is 1 month to 59 years can be covered under Jubilee Kafeel Plan.

##### What is the term of Jubilee Kafeel Plan?

Jubilee Kafeel Plan is a yearly renewable hospitalization plan. The policy term of this plan is 1 year.

At the end of each year, the policy holder will have an option to renew the policy for another year subject to acceptance of terms and conditions offered by the company. Jubilee Kafeel plan is renewable up to the age of 75 years nearest birthday. However, the Death Benefit under this Policy will only be payable up to 69 years of age nearest birthday.

What does Jubilee Kafeel Plan cover?

Jubilee Kafeel Plan provides coverage according to the plan type i.e. Bronze, Silver & Gold given below:

Coverage	Plan Type		
	Bronze	Silver	Gold
Hospitalisation (per annum)	PKR 150,000	PKR 300,000	PKR 500,000
Additional Coverage (in case of Hospitalisation due to Accident)	PKR 100,000	PKR 150,000	PKR 250,000
Daily Room and Board Limit	PKR 7,500	PKR 12,000	PKR 20,000
Pre-Hospitalisation (Investigation, Consultation and Medicines)	Covered for 30 days	Covered for 30 days	Covered for 30 days
Post-Hospitalisation (Investigation, Consultation and Medicines)	Covered up to PKR 8,000 and for 30 days	Covered up to PKR 12,000 and for 30 days	Covered up to PKR 15,000 and for 30 days
Lacerated Wound and Fractures	Covered	Covered	Covered
Intensive Care Unit	Covered	Covered	Covered
Death due to any cause*	PKR 100,000	PKR 100,000	PKR 100,000

**\* Death Coverage is valid up to 69th Birthday only**

You can choose any one of the plan types that best suits your requirement.

What is the premium for this plan?

The premiums will be charged based on the age and limits (Bronze, Silver, Gold) of the Policy Holder:

Age		Bronze	Silver	Gold
From	To			
0	44	7,700	11,800	13,000
45	59	15,700	24,100	26,100
60	64	22,100	33,100	35,700
65	69	52,700	78,200	84,800
70	75	54,700	86,300	94,500

What is a Pre-existing Condition?

‘Pre-Existing Conditions’ means any injury, illness, condition or symptom:

- for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the Issue Date of the Policy for the Insured Person concerned, or
- which originated or was known or reasonably should be known to the Life Assured or the Insured Person to exist prior to the Issue Date of the Policy, whether or not treatment, or medication, or advice, or diagnosis was sought or received.

Would all expenses related to Pre-existing Conditions of Jubilee Kafeel Plan be covered?

No. Pre-Existing Conditions will only be covered up to the percentage of the Annual Benefit Limit as mentioned in the below schedule:

Year	Percentage of Annual Benefit Limit
1*	0%
2	10%
3	20%
4	30%
5 and Onward	40%

\*Pre-existing conditions will be covered from 13th month i.e. (after the 1st year). Upon request by the Policy Owner for renewal of the Policy, the Company may grant a waiver of Pre-Existing Conditions upto 50% of the Benefit Limit from the 6th Policy Year.

### How can I avail Jubilee Kafeel Plan?

You can avail Jubilee Kafeel Plan in 3 steps:

1. Choose your plan type (Bronze, Silver, Gold)
2. Check your age against the chosen plan type
3. Pay the premium

### What is a free look period?

Jubilee Life offers a free look period of 14 days during which you can review your policy terms and conditions, and cancel the policy if needed. Your premium will be refunded on receipt of written request within 14 days from the receipt of the policy documents.

### Is there a waiting period under this plan?

This Policy has a Waiting period of thirty (30) days, during which claims arising will not be payable except only in case of death due to Accident or hospitalization due to Accident. Full coverage under this Policy takes effect thirty (30) days after the later of the Policy Issue Date and the last Alteration Date for attachment of Benefit Assured under this Policy.

### Which Network Hospitals are available?

You can benefit from Jubilee Life's network of around 500 carefully-selected hospitals, spread across the country. Also, a hospital panel list shall be provided to you along with the policy document at the time of purchase of this plan.

### What are the advantages of a Network Hospital?

In case of hospitalization, you can select any of the Network Hospitals to obtain quality medical care without having to pay out of pocket. You can avail the credit facility arranged by Jubilee Life through a simple Pre-authorization procedure and Jubilee Life will settle your bills directly to the hospital as per your entitlement. This relieves you from the financial distress and you can concentrate on the recovery process.

### Which top Network Hospitals are available in the main cities of Pakistan?

By opting for Jubilee Kafeel Plan, you have access to Top Network Hospitals located in the main cities of Pakistan which include the following:

City	Hospitals
Karachi	Aga Khan University Hospital (AKUH) Orthopaedic and Medical Institute (OMI) South City Hospital Liaquat National Hospital
Lahore	Doctors Hospital and Medical Center Hameed Latif Hospital
Islamabad	Shifa International Quaid-e-Azam International Hospital
Rawalpindi	Maryam Memorial Hospital
Faisalabad	Faisal Hospital Mujahid Hospital
Multan	City Health Care Pvt Ltd Fatima Medical Centre

### Definitions:

**Inpatient Hospitalization:** A patient admitted to the hospital for the treatment of medical condition

**Network Hospitals:** Hospitals which are on the Jubilee Life panel list

**Inadmissible conditions:** Medical conditions which are not covered under Jubilee Kafeel Plan.

**Pre-authorization:** Obtaining prior approval before incurring an expense for the treatment of medical condition covered under this product.

**Important Notes:**

1. All scheduled admissions must be reported to Jubilee Life at least 48 hours prior to admission. Insured person must seek Jubilee Life's authorization before proceeding.
2. For emergency admissions, the hospital/insured persons will contact us within 24 hours for authorization.
3. A health card shall be issued to the policyholder after enrollment.
4. Insured persons must present their medical cards in order to obtain treatment on credit at the accredited panel of providers. Each insured person will also be required to complete and sign a claim form available at the service provider.
5. In case of a medical emergency, insured persons can reach us on the 24 hours' emergency lines.
6. An insured person on travel outside the country during short period business or holiday travel outside Pakistan (not exceeding 90 days in the aggregate during any one Period of Insurance) will be eligible for emergency medical benefits. All medical expenses will be on a reimbursement basis and will be within the Reasonable and Customary Charges for medical treatment of a standard and type usually available in Pakistan.
7. This leaflet is for illustrative purposes only. You are advised to refer to the illustration before purchasing a plan and to the terms and conditions in the policy document for details of the important features of the plan.
8. The plan will cease on the earlier of:
  - Death of Life Assured;
  - End of plan term
  - Upon non-renewal of plan
  - Policy Anniversary falling on or preceding the 75th birthday of the Life Assured

**Exclusions:**

**A. In-Patient Hospitalization**

This policy does not insure and no benefits shall be paid for expenses resulting from all and any of the following Exclusions: -

1. Any Pre-Existing Conditions will not be covered under the Policy during the first Policy Year. For each subsequent Policy Year the schedule of Pre-existing Conditions as mentioned above shall be followed.
2. Any Treatment received in a 'Non-Approved Hospital' by the Insured Person. Use of 'Non-Approved Hospitals' and physicians who have not been authorized by the Company to provide treatment under this Policy will invalidate the Claim.

3. Any Treatment not recommended by a Physician licensed and approved by the Pakistan Medical and Dental Council or which is not Medically Necessary.
4. Routine physical check-ups, rest cures, services including immunization.
5. Treatment of mental illness, psychiatric & psychological disorders, self-inflicted injury, suicide, abuse of alcohol, drug addiction, nicotine/smoking addiction, any form of intoxication or substance abuse.
6. Supply or fitting of eye glasses, contact lenses, hearing aids, wheelchairs and medical appliances not required surgically.
7. Any Dental Treatment, X-rays, extractions or fillings unless necessitated due to Accidental Injury occurring and up to the extent of pain relief.
8. Cost of limbs of any other organ (prostheses) or any kind of supporting equipment for revival or correction of the function of the body.
9. Treatment of any refractive errors of the eyes including the cost of procedures such as 'Radial Keratotomy ' and ' Excimer Laser '.
10. Procedures and Treatment for Obesity, weight reduction/enhancement.
11. Cosmetic/plastic surgery, unless medically necessitated due to injuries occurring while the Insured Person was covered.
12. Injury or illness while serving as a full-time member of a police or military unit including reservist service and treatment resulting from participation in war, riot, civil commotion or any illegal or immoral act.
13. Engaging in air travel, except when travelling in a licensed aircraft being operated by a licensed airline according to published schedules.
14. Any kind of inpatient treatment which could generally be done on an Outpatient basis or any Hospital Confinement primarily for diagnostic purposes, unless specifically authorized by the Company in writing.
15. Treatment or surgical operation for congenital defects or deformities, including physical and mental defects present from birth.
16. Pregnancy and complications thereof, childbirth (including surgical delivery), miscarriage, abortion and/or any related prenatal or postnatal care, circumcision etcetera.
17. Treatment of infertility, impotency, sterilization & contraception including any complication relating hereto.
18. Treatment for injuries sustained as a result of participation by the Insured Person in any dangerous sport, pastime or competition, including but not restricted to riding, driving in any race or competition and engaging in professional and contact sports.

19. Any increase in the expenses incurred for the treatment on account of the Insured Person being admitted to a more expensive room than allowed by his daily room rent limit.
20. Outpatient Services.
21. Experimental or pioneering or advanced medical and surgical techniques not commonly available and elected by the Insured Person in lieu of treatment usually and customarily provided for the medical condition concerned in Pakistan, except with the Company's prior approval in writing.
22. Costs arising under any legislation which seeks to increase the cost of medical treatment and services actually received above charge levels which would be considered Reasonable and Customary Expenses in the absence of such legislation.
23. Costs arising out of any litigation or dispute between the Insured Person and any medical person or establishment from whom treatment has been sought or given, or any other costs not specifically related to the payment of the medical expenses covered by the Policy.
24. Second Opinions in respect of medical conditions which have already been diagnosed and/or treated at the date such Second Opinions are obtained, unless considered by the Company's medical advisers to be reasonable and necessary having regard to the medical facts and circumstances.
25. Sexually transmitted disease and any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS) or any AIDS-related conditions or diseases.
26. Services or treatment in any home, spa, hydro-clinic, sanatorium or long-term care facility that is not a Hospital as defined.
27. Continuance of fees from a referring Physician after the date on which an Insured Person has been referred to another Physician or Specialist.
28. Costs or treatment after an annual renewal date (Due Date) arising from accident, illness or death occurs during the previous Period of Insurance except as hereinbefore defined.
29. Costs or benefits payable under any legislation or corresponding insurance cover relating to occupational death, injury, illness or disease. This Policy is not in lieu of and does not affect any requirement for coverage under the Workmen's Compensation Act.
30. Any treatment or expense in respect of persons more than 75 (Seventy-five) years old at the date of the onset of the event giving rise to a claim, unless agreed otherwise by the Company in writing prior to the inception of the Policy.
31. This Policy has a Waiting period of thirty (30) days, during which claims arising due to In-patient Hospitalization (apart from hospitalization due to Accident) will not be payable.

## B. Death Due to Any Cause

This Policy does not insure and no benefits shall be paid resulting from all and any of the following Exclusions:-

1. Suicide or attempt to suicide
2. Death in respect of persons more than 69 (Sixty-nine) years old at the date of the onset of the event giving rise to a claim, unless agreed otherwise by the Company in writing prior to the inception of the Policy.
3. This Policy has a Waiting period of thirty (30) days, during which claims arising due to Natural Death will not be payable.

### Disclaimer

- This product is underwritten by Jubilee Life Insurance Limited. It is not guaranteed or insured by Bank Alfalah Limited or its affiliates and is not a product of the Bank.
- Please refer to the Policy Documents for a detailed understanding of the various terms and conditions (Including exclusions).
- A personalized illustration of benefits will be provided to you by an Insurance Consultant. Please refer to the notes in the illustration for detailed understanding of the various terms and conditions.
- Benefits may be available if the life covered is aged 75 years or less, nearest birthday at the time of issuance (subject to maximum age of 59 years at the time of entry). However, the Death Benefit is payable up to the age of 69 years or less.
- Bank Alfalah is acting as a distributor on behalf of Jubilee Life Insurance and is not and shall not be held responsible in any manner whatsoever to any person, including but not limited to the insured person(s), the beneficiary (ies) or any third party.
- Jubilee Life Insurance is the underwriter and provider of this Insurance Policy and shall be responsible for policy servicing and lodgment, processing, & settlement of claims to the insured customer(s) or beneficiary(ies).

### Contact Details

In case of any complaint or for further details, you may contact:

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